

Financial Aid Checklist

College is usually more affordable than many families think, thanks to financial aid. The checklists below offer a step-by-step guide to help you navigate the financial aid process and get the most money possible for college.

FRESHMAN/SOPHOMORE YEAR

- Find out how financial aid can help you afford college.** You might be surprised by how affordable a college education can be. Check out [7 Things You Need to Know About Financial Aid](#).
- Learn the basics of college costs.** Besides tuition, what expenses do college students have to cover? Find out by reading [Quick Guide: College Costs](#).
- Get an idea of what college might really cost you.** Check out [9 Things You Need to Know About Net Price](#) to learn why you may not have to pay the full published price of a college. Then pick a college you're interested in and go to [College Search](#) to find its profile. Click the Calculate Your Net Price button to see that college's estimated net price for you — the cost of attending a college minus grants and scholarships you might receive. Save the data you enter, when possible, so you can recompute the net price as college gets closer.
- Talk to your family about ways to pay for college.** Discuss the options and share ideas about how your family might pay for it.
- Save money for college.** Bank part of your birthday money, your allowance, or your earnings from chores or an after-school job for future college expenses. Even a small amount can be a big help when you're buying textbooks and school supplies later on.
- Challenge yourself inside the classroom.** Good grades not only expand your college opportunities but also can help you pay for college. Some grants and scholarships — money you don't have to pay back — are awarded based on academic performance.
- Get involved in activities you like.** Your activities outside the classroom — like playing sports, volunteering, and participating in clubs — can lead to scholarships that will help you afford college.

Notes:
